

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK -----X Case No.: 23-35660 IN RE: Chapter 13 AARON FISCHMAN, 355 Main Street Poughkeepsie, NY 10601 Debtor ----X November 21, 2023 9:00 a.m.- 9:33 a.m.

23-35660-cqm Aaron Fischman Chapter 13

Dawn Kirby and Julie Cvek Curley representing Aaron Fischman (Debtor) Thomas C. Frost (Trustee) (no aty) representing United States Trustee (U.S. Trustee)

Doc# 31 Motion to Stay / Debtors Motion for an Order: (I) Enforcing the Automatic Stay and (II) Granting the Debtor an Award of Damages from Violation of the Automatic Stay filed by Julie Cvek Curley on behalf of Aaron Fischman. (Attachments: # 1 Exhibit A - Transcript)

Doc# 20 Motion to Convert Chapter 13 Case to Chapter 11 filed by Dawn Kirby on behalf of Aaron Fischman. (Attachments: # 1 Proposed Order)

Doc# 10 Motion to Extend Deadline to File Schedules or Provide Required Information filed by Aaron Fischman. (DuBois, Linda)

[DOCKET MATTERS AND APPEARANCES CONTINUED ON NEXT PAGE]

HONORABLE CECELIA MORRIS UNITED STATES BANKRUPTCY JUDGE

DIGITALLY RECORDED PROCEEDING TRANSCRIBED BY: Laurie A. Pellitteri, Digital Transcriber

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I	1	Proceedings	2
1	APPEARANCES:		
2	VIRTUAL (ZOOM.GOV) APPEARANCES		
3	FOR THE DEBTOR:	Julie Cvek Curley, Esq. Kirby Aisner Curley, LLP	
4		700 Post Road Suite 237	
5		Scarsdale, New York 10583	
6 7	FOR THE TRUSTEE:	Dennis Jose, Esq. Office of the Chapter 13 Trustee Krista Preuss	
8		399 Knollwood Road Ste 102 White Plains, New York 10603	
9	UNITED STATES TRUSTEE:	· • • • • • • • • • • • • • • • • • • •	
10		Leo O' Brien Federal Building United States Trustee	
11		11A Clinton Avenue, Room 520 Albany, New York 12207	
12	FOR SHALOM MAIDENBAUM:	Erik W. Berry, Esq. Berry Law PLLC	
13		745 Fifth Avenue Ste 5fl Floor	
14		New York, New York	
15		Michael Z. Brownstein, Esq. Jill L. Makower, Esq.	
16		Tarter Krinsky Drogin, LLP 1350 Broadway	
17		11th Floor New York, New York 10018	
18	LISTEN IN MODE:	Linda Tirelli, Esq.	
19		50 Main Street Suite 1265	
20		for Choshen Israel, LLC White Plains, New York 10606	
21	DOCKET MATTERS:		
22	Doc# 50 Notice of Adjournment of Hearing RE: Declaration In Opposition To: (I) Debtors Motion To Enforce The Automatic		
23	Stay And (II) Debtors Motion To Convert Case To Chapter 11 (related document(s)39, 38) filed by Jill L. Makower on		
24	behalf of Shalom S. Maidenbaum; hearing not held and adjourned to 11/21/2023 at 09:00 AM at Videoconference		
25	(ZoomGov) (CGM) .		

Doc# 49 Notice of Adjournment of Hearing RE: Opposition - Shalom S. Maidenbaums Opposition To Debtors Motion For An Order: (I) Enforcing The Automatic Stay And (II) Granting The Debtor An Award Of Damages From Violation Of The Automatic Stay (related document(s)31) filed by Jill L. Makower on behalf of Shalom S. Maidenbaum; hearing not held and adjourned to 11/21/2023 at 09:00 AM at Videoconference (ZoomGov) (CGM).

Confirmation Hearing

Chapter 13 341(a) Notice 341(a) meeting to be held on 9/11/2023 at 11:30 AM at Office of UST (TELECONFERENCE ONLY). Confirmation hearing to be held on 10/24/2023 at 08:59 AM at Videoconference (ZoomGov) (CGM) Last day to object to dischargeability of a debt is 11/13/2023. Last day to Object to Confirmation 10/16/2023, Proofs of Claim due by 10/19/2023, (DuBois, Linda).

(Proceeding commences at 9:00 a.m.) 1 THE COURT: Okay. The first one on the calendar 2 is 23-35660 Aaron Fischman. State your name and 3 affiliation. 4 5 MR. JOSE: Dennis Jose, Trustee, Judge. MS. LEONHARD: Good morning, your Honor, Alicia 6 Leonhard for the U.S. Trustee. 7 MR. BERRY: Good morning, your Honor, Erik Berry 8 for Aaron Fischman. 9 MR. BROWNSTEIN: No, Erik Berry represents Shalom 10 Maidenbaum, your Honor. 11 MR. BERRY: I'm sorry, yes, obviously, your Honor, 12 I represent Shalom Maidenbaum. 13 MR. BROWNSTEIN: Good morning, your Honor, Michael 14 Brownstein, Tarter, Krinsky and Drogin representing Shalom 15 Maidenbaum. 16 17 THE COURT: Okay. MS. CURLEY: Good morning, your Honor, this is --18 I'm, sorry this is Julie Curley at Kirby, Aisner and Curley 19 20 appearing for the Debtor Aaron Fischman. THE COURT: Very good. What we have here is --21 22 MS. TIRELLI: Good morning, your Honor, I'm sorry, 23 Linda Tirelli. I am just representing a related party Choshen Israel, LLC, and I am just here to listen in. 24 THE COURT: Okay, thank you. We are here -- I 25

don't seem to have a title on this one. Is this the -- hold on a second. Help me out. Who's on first on this one?

MS. CURLEY: Your Honor, this is Julie Curley. I believe we're here on two motions; one is the motion of the Debtor to convert his case to a Chapter 11 proceeding, and the second motion is to enforce or perhaps confirm the automatic stay in this proceeding.

THE COURT: Okay.

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MR. BROWNSTEIN: Your Honor, your Honor, I'm sorry. This is Mr. Brownstein. Today is also our motion to -- to dismiss the Chapter 13 case, um --

THE COURT: Okay. Let me tell you what I've got, and then we'll go from there. What I have got is there was a Chapter 13 filed with this Court on August the 10th, and there had been a previous involuntary case filed on his behalf, or against him is how an involuntary should be. The case was dismissed on July the 7th for failure to prosecute. And then one of the Debtor's creditors Shalom Maidenbaum has filed two Proofs of claim in this case; one for five, five, six, two, one, one, three, twenty representing five judgments by concession against the Debtor and several businesses to which he is connected, and this is Mr. Fischman's individual case, and one for 900,000 representing fraud in connection with the investments made by Mr. Maidenbaum and several of his Debtor's businesses.

Mr. Maidenbaum previously moved this Court to dismiss Debtor's case for bad faith, but did not provide enough information for the Courts to make that determination.

And then the Debtor's business Choshen Israel currently has a Chapter 11 pending in this Court. So

Mr. Maidenbaum the Debtor had been -- had been in protracted litigation for some time.

In June of 2016, Mr. Maidenbaum commenced action against the Debtor and four co-defendants, Choshen Israel, Cardis Enterprises International BV, Cardis Enterprises
International NV, Cardis International USA and in New York
Supreme Court, Nassau County. Mr. Maidenbaum received
judgments against the Debtor and the co-defendants. After receiving the judgments, Maidenbaum -- Mr. Maidenbaum
initiated proceeding in Israel to have his New York
judgments recognized by the Israeli Court in an effort to enforce them against property Debtor's wife because the property was in the debtor's wife's name, it was believed that the Debtor had actually purchased the property.

Mr. Maidenbaum participated in proceedings in Israel to reach such a declaratory judgment. The Israeli Court ultimately concluded that the property was purchased by the Debtor and replaced Debtor's wife as owner of the apartment.

Mr. Maidenbaum successfully attached his judgment

to Debtor's property in Israel. Mr. Maidenbaum then attempted to move forward with his collections effort filing a motion to appoint a receiver to carry out a foreclosure of that apartment in order to enforce his judgments.

The Debtor and his wife were not paying their mortgage for the property, and the Debtor's mortgage was foreclosed upon. The Debtor's mortgagor was foreclosing upon that property. Mr. Maidenbaum was informed by the Court that the Debtor's mortgage did not believe any creditors other than itself would receive anything from the sale.

In February of 2023, Debtor's mortgagor appointed a receiver to continue with the foreclosure. The mortgage receiver was then faced with several attempts to delay the foreclosure with appeals and attempts to receive injunctions taken by Debtor and his wife. Despite those efforts, all injunctions and appeals were cleared, and the receiver moved forward with the sale in June of 2023.

Moments before the foreclosure action, the receiver was made aware of an action filed by the Debtor's wife against the Debtor with a Rabbinical Court in Jerusalem regarding the couple's supposed divorce. I put that in quotes. The receiver was informed of an injunction, but having no proof of such, moved forward with the action.

Mr. Maidenbaum was one of the bidders at auction but

did not prevail. The property was sold to Mr. Daniel Beir (phonetical) for approximately 3.8 million.

When the receiver moved the Israeli Court the approve the sale, the Debtor's wife filed another motion to stop the approval of the sale. The motion (inaudible) the aforementioned Rabbinical proceeding and the Choshen Israel LLC insolvency proceedings in this Court as reasons to stay the foreclosure.

On August the 13th, 2023, Mr. Maidenbaum filed a letter with that Court calling the rabbinical proceedings quote "bogus". Mr. Maidenbaum assumingly did this out of -- I don't know. He was neither a party to the matter, nor represented by the Receiver in any way.

On September the 18th, 2023, the sale was finalized, and under Israeli Law vacated any rights of interested parties, including Debtor, the mortgagor and Mr. Maidenbaum. Debtor now moves this Court to enforce the automatic stay and grant the Debtor an award of damages for Mr. Maidenbaum's violation of the automatic stay. Debtor asserts that the proceedings in Israel post-filing, including Mr. Maidenbaum's unsolicited filing of the letter characterizing the Rabbinical Court as quote unquote "bogus," all violate the stay.

Debtor argues that the stay was in place and continued to be in place. Mr. Maidenbaum filed opposition

stating that the automatic stay did not extend to actions in
Israeli Courts because the United States Bankruptcy Court is
precluded from exercising control over property of the state
located in a Foreign country without the assistance of the

Foreign court.

Mr. Maidenbaum argues the automatic stay is not recognized in Israel unless an application of Foreign proceeding is submitted to an authorized Court in the State of Israel by a foreign Officer and the Israeli Court exercises its discretion to recognize the foreign insolvency proceeding.

Do I have the facts right? Mr. Berry, you're on mute. You're on mute, Mr. Berry.

MS. CURLEY: Your Honor, this is Julie Curley. I don't believe the Debtor has any issues with the facts as stated. Thank you.

THE COURT: You're off mute.

MR. BERRY: I'm off mute, I'm sorry. The -- well the one thing that we'd like to emphasize, that from the beginning of 2023 forward, all the activity in Israel was prosecuted by a Receiver who had been appointed prior to the foreclosure and prior to Preliminary -- the Declaratory Judgment and was representative of Bank of Jerusalem, the purchase money lender.

We did not control the Bank of Jerusalem. We were

not the active party in those proceedings. The Bank of
Jerusalem was the captioned petitioner of the caption.

(Inaudible) the Bank of Jerusalem controlled the postdeclaratory judgments events. The Bank of Jerusalem
obtained the order for the sale. The Bank of Jerusalem
supervised the sale. The Bank of Jerusalem moved for
approval of the sale. The Bank of Jerusalem obtained

approval of the sale. We had no control over this.

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During the Israeli proceedings, the -Mr. Fischman's lawyer Mr. Barzel (phonetical) acknowledged
that we had no control over it. At one point, the Court
character -- the Court in Israel characterized
Mr. Maidenbaum as a mere hitchhiker. We are in position of
third position I believe after the bank, after taxes, and
there is nothing we could do to stop it. There is nothing
we could do to further it it. We were not the animating
force or the driving force for this -- in this foreclosure
case, Bank of Jerusalem was. We had no control --

THE COURT: I don't believe you were a party even.

At least -- were you even a party there?

MR. BERRY: I think we are a named party in some proceedings, but just like, you know, if a bank forecloses in the United States and there is a second, third, fourth lender or -- or a judgment against the -- a pre-existing money judgment against the borrower, they're named as in

order to clear up that lien. We were --

THE COURT: Okay.

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MR. BERRY: We were named by the bank. We did not -- we were not a co-plaintiff with the bank. In fact, we tried -- in 2022, we tried to have our own Receiver appointed, and the --

THE COURT: And you were (inaudible) Okay. Thank you, Mr. Berry. You have clarified what I thought. All right, 11 U.S.C. 362 (a) provides Debtors with an automatic stay from collection efforts on Debtor's -- on debts by creditors. Section 362 (c)(3) provides, and I'll read it in full: If a single part -- if a single or joint case is filed by or against a Debtor who is an individual in a case under 7, 11 or 13, and if a single or joint case of the Debtor was pending within the preceeding one year period but was dismissed, the stay under subsection (a) with respect to any action taken with respect to a debt or property securing such debt or with respect to any lease shall terminate with respect to the Debtor on the 30th day after filing of the later case.

Here, the Debtor had an involuntary case filed against him and dismissed within the previous year. The language of the statute indicates that even if the case is filed against the Debtor, it counts as a previously filed case for purposes of 362 (C)(3). The Debtor's contention

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that there is currently a stay in place is incorrect. The stay was in place from August the 10th, 2023 until it terminated automatically on September the 8th, 2023.

Section 362 (k)(1) states that individuals injured by willful violation of the automatic stay shall recover actual damages, including attorneys' fees and costs.

To recover on an alleged violation of the automatic stay, the Debtor must prove that a bankruptcy petition was filed, the Debtor is an individual, the creditor received notice of the petition, the creditor's actions were in willful violation of the stay, and the Debtor suffered damages. That's In re Parry 328 B.R. 655, Eastern District of New York 2005. A willful violation of the automatic stay exits when, a person takes a deliberate act in violation of the stay which the violator knows to be in existence. Such an act need not be performed with specific intent to violate the stay. Rather, so long as the violator possessed general intent to take action which have the effect of violating the automatic stay, the intent required is satisfied. Sucre 226 B.R. 340 Southern District of New York 1998. The provisions of the automatic stay place the responsibility to discontinue any pending collection proceeding squarely on the sole shoulders of the creditor. In re Sams 106 B.R. 485 Southern District of Ohio, 1989.

Debtor's motion states that all actions taken in

the case in Israel were a violation of the stay; however, none of those actions were taken by Mr. Maidenbaum, the 2 individual Debtor states violated the stay. Mr. Maidenbaum 3 was not a party to the proceeding that took place while the 4 5 stay was in effect. Mr. Maidenbaum had an interest in the property prior to the bank foreclosing on his lien in the 6 7 Israeli matter, but was otherwise unrelated to the action. Mr. Maidenbaum did file a letter in the Israeli Court during 8 the time in which the stay was in place, but that letter 9 cannot be considered a collection effort by any standard. 10 At that time, Mr. Maidenbaum's interest in the property in 11 question was certain to be extinguished by the bank's 12 foreclosure on its lien. 13

This Court can only -- and this is an assumption on this Court so I can't say anything about it, was an attempt to get the Court to see through the Debtor's attempts to thwart the sale. Mr. Maidenbaum did not engage in any collection efforts at all, the bank foreclosing upon the lien did. The Court need not address whether the stay is recognized by the Israeli court. Mr. Maidenbaum -- Mr. Maidenbaum never engaged in any collection efforts while the stay was in place.

The Court denies the motion.

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Mr. Berry, submit an order. You are still on mute. Take yourself off mute. Take yourself off mute.

MR. BERRY: I don't know why that's not working 1 2 today but I'm off mute now and we will submit an order. Thank you. 3 THE COURT: Thank you very much. Now then, we're 4 5 on the convert to the 11; is that correct? MR. BERRY: That is correct. I am gonna defer to 6 7 Mr. Brownstein to, um, state Mr. Maidenbaum's (inaudible) pose -- I'm sorry to oppose this part of the proceedings 8 today. 9 THE COURT: Well, it's Ms. Curley's motion, I 10 11 believe. MR. BERRY: That's right. 12 THE COURT: Ms. Curley. 13 MS. CURLEY: Thank you, your Honor. Thank you, 14 your Honor. Julie Curley, for the record, appearing for the 1.5 Debtor Aaron Fischman. 16 17 Your Honor, um, this was filed as a pro se bankruptcy proceeding by the Debtor as a Chapter 13 case. 18 Um, as clearly evidenced by the schedules that were filed in 19 20 the case and proof of claims that have since been filed, the Debtor's debts exceed the debt limits in a Chapter 13 such 21 22 that he's looking to convert the case to a Chapter 11 23 proceeding in which case my firm would seek to be retained as Counsel to the Debtor. 24

The Debtor believes that a Chapter 11

reorganization would be in his best interest as well as the
estate as creditors and that they would provide a forum to
centralize the administration of the Debtor's assets and
payment to his creditors of -- Mr. Maidenbaum is not the
only creditor, there are other creditors.

In that regard, the Debtor submits that a Chapter

11, um, the case should be properly converted to a Chapter

11, um, the case should be properly converted to a Chapter
11 so that he can proceed, um, and that the motion to
dismiss should be denied.

THE COURT: And you did -- you did file the schedules properly?

MS. CURLEY: Yes, your Honor, the schedules I believe were filed last week or the week before.

THE COURT: Well, I'll extend the time to file those schedules just to do a housekeeping.

MS. CURLEY: Okay, thank you.

THE COURT: Ms. Leonhard, do you wish to weigh in?

MS. LEONHARD: Your Honor, yeah, Alicia Leonhard

for the U.S. Trustee for the record. We're not taking a position. I frankly would look forward to learning more about the case, a little more, you know, a little more involvement in the case. I'm not sure that Mr. Fischman can reorganize, but --

THE COURT: Is it -- I don't know that it was -- okay. Mr. -- Mr. Fischman.

MS. LEONHARD: Yeah, we're talking about Aaron 1 Fischman convert the case to Chapter 11. 2 THE COURT: This is Aaron -- okay, you're right, 3 I'm sorry. I agree. Mr. Brown (inaudible) --4 5 MR. BROWNSTEIN: Good morning, your Honor. THE COURT: (inaudible) -- the conversion, 6 correct? 7 MR. BROWNSTEIN: Yes. We made a motion to dismiss 8 the case, and previously we filed opposition to the 9 conversion. I guess -- I don't want to deal in platitudes, 10 but we -- we've all -- we're all experienced bankruptcy 11 practitioners or judges. 12 From my perspective, you have to look, and you can 13 take judicial notice of this, Mr. Fischman has been 14 convicted of crimes, he has -- and he's agreed to that and 15 has paid the Attorney General a million dollars. He was 16 17 accused and pleaded guilty to diverting funds from investors, substantial millions of dollars, and he has been 18 litigating with Mr. Maidenbaum in the State Court for 19 20 approximately six or seven years. And only on the eve of 21 when he was threatened by the State Court, of incarceration 22 if he didn't produce or appear for a deposition, did the involuntary petition magically get filed. 23 Then, when that case was originally dismissed, um, 24

and the depositions and production of documents were

rescheduled in the State Court, Choshen landed up filing a Chapter 11, and then they -- Mr. Fischman was severed and there was no stay in effect then as to Mr. Fischman. And the hearing was rescheduled for him to appear.

The day before that hearing, I understand there was a Teams meeting, and our papers reflect this, and at that hearing, Mr. Fischman -- and at that Teams meeting, Mr. Fischman said he was ready, willing and able to appear at the deposition. And then, magically, he filed another Chapter -- he filed a Chapter 13 pro se which now is what they want to convert to an 11.

To me, the Bankruptcy Code is supposed to protect an honest debtor, and it's supposed to be used as a shield, not a sword. And he has done everything that he possibly can to make it look like Mr. Maidenbaum is the bad guy here when we're nothing but a victim who as you noted lost millions of dollars here as a result of the fraud. And I think there is a -- a number of cases and a number off of tenets that basically say that a case must be -- in order to be confirmed, must be filed and confirmed in good faith, and if there is bad faith, then there is a number of bases upon which this Court should use its discretion to determine whether the case should proceed or not proceed.

Now, this is a discretionary conversion. It's not an absolute, because it's not a conversion from a 13 to a 7.

This is discretionary because it's a 13 to an 11. And if you take judicial notice of the State Court proceedings which I think you can, and a decision is rendered by the State Court, and if you bear in mind, and I am happy to go through the 12 criteria that are mentioned in a number of the cases, including the Plegokis (phonetical) case, which talks --

THE COURT: Did you file that when you filed your objection?

MR. BROWNSTEIN: Yeah, your Honor, that's in the record. It's in our briefs.

THE COURT: Okay.

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MR. BROWNSTEIN: And it's everywhere.

THE COURT: You don't have to go over it again if you have already done it.

MR. BROWNSTEIN: All right. And there are twelve bases upon which the Court looks at the totality of the circumstances and determine what's in -- to determine what's in the best interest of creditors, and a couple of them are -- glare out at me that make absolute sense.

This is effectively a two-party dispute. He's -Mr. Fischman has invoked the stay here as a sword. You will
notice that in both cases, in both in Choshen which is
not -- although the action for the motion to hold Maidenbaum
in contempt in Choshen I think is on today although I'm not

sure, but the motion to dismiss Choshen is not on today at 1 the hearing. He filed an action or a motion to hold us --2 to hold Maidenbaum in contempt in both the Fischman case 3 which your Honor has denied, and -- and a motion to hold us 4 5 in contempt in Choshen, which hopefully your Honor will deny. And he's trying to use the stay in order to obviate 6 7 his need to produce the documents and subject himself to a deposition that he should unequivocally be --8 THE COURT: (Inaudible) already there is no stay 9 in place. I just ruled on that. 10

in place. I just ruled on that.

MR. BROWNSTEIN: No, but there is -- they're

holding us in -- or trying to hold us in contempt in the chosen case, and all I'm saying --

THE COURT: We're not arguing the Choshen case.

MR. BROWNSTEIN: I appreciate that. But all I'm saying is that one of the factors that you have to look at in all twelve factors that are used looking at the totality of circumstances is the fact that the Debtor here filed motions in both cases to hold us in contempt.

THE COURT: Okay.

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MR. BROWNSTEIN: And he's trying to manipulate and abuse the bankruptcy process. Why? Because he wants to hide the money that we're getting close to obtaining, or finding out where it is. That's all.

THE COURT: Ms. Curley, any rebuttal?

MS. CURLEY: Thank you, your Honor. Um, again, the Debtor filed the case in an attempt to centralize all of the disputes, um, between his creditors. The prior case was an involuntary. He filed this current case as a pro se Debtor. And now for the first time, the Debtor has counsel representing him individually in this, and, um, I'd like to think that he at least should be given the opportunity to attempt to use the bankruptcy process to reorganize his financial affairs.

As your Honor can sense from the courtroom, there is a lot of moving parts, and if nothing else, bankruptcy is a great location to centralize disputes to come to a resolution so that there is not another six or seven years of litigation.

I honestly think that, um, this forum would make a very productive, um, place for the parties to move these matters towards a resolution one way or another. And the Debtor at least now that he has Counsel should be given the opportunity to do that, and I would respectfully request that the motion be denied, and um, certainly without prejudice so that if the progress that I hope to make on behalf of the Debtor is not made, then certainly any creditor of a party in interest can proceed and file a motion to dismiss.

THE COURT: I can take judicial notice of all the

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action that has been taken in the past, and I am going to
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     dis -- do I have a motion to dismiss on, Mr. Brownstein?
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     Did you bring a motion to --
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               MR. BROWNSTEIN: Yes, your Honor, you do.
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               THE COURT: I'm going to grant your motion.
               MR. BROWNSTEIN: Thank you, your Honor.
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               THE COURT: And thank you, Mr. Jose, for being
            We will now proceed with the regular calendar.
     here.
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               MR. JOSE: Thank you.
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               THE COURT: Thank you.
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               (Proceedings concluded 9:33 a.m.)
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              CERTIFICATION
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     I, Laurie A. Pellitteri, certify that the foregoing
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     transcript of proceedings is a true and accurate record of
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     the proceedings.
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     Signature: <u>Lauríe A. Pellítterí</u> (Electronically signed.)
19
     AMERICAN LEGAL TRANSCRIPTION
20
     11 Market Street, Suite 215
21
     Poughkeepsie, New York 12601
22
     Dated: November 22, 2023
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